

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Crystal Nicole Richardson  
Debtor

Case No. 19-04800-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Oct 18, 2021

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:  
**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2021:**

Recip ID	Recipient Name and Address
+ Willow Valley Associates, Inc., 100 Willow Valley Lakes Dr, Willow Street, PA 17584-9456	

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. JSchwartz@mesterschwartz.com
Jerome B Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com
Kelly M Walsh Appleyard	on behalf of Debtor 1 Crystal Nicole Richardson kelly@scaringilaw.com dblack@scaringilaw.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbefc@brockandscott.com

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mario.hanyon@brockandscott.com

Mario John Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com

Rebecca Ann Solarz

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com

Shawn J Lau

on behalf of Creditor FCC Finance LLC Shawn\_Lau@msn.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

CRYSTAL NICOLE RICHARDSON	:	
DEBTOR(S)	:	CASE NO: 1:19-BK-04800
	:	
	:	CHAPTER 13

**ORDER TO PAY WAGES TO THE TRUSTEE IN CHAPTER 13**

Upon representation of the Trustee, or other interested party, the Court find;

The above named Debtor has pending in this Court under Chapter 13 of title 11 U.S.C and, pursuant to the provision of said statute and of the Debtor's plan, the Debtor has submitted such portion of her/his future earnings or income to the control of the Trustee as is necessary for the execution of the plan.

Under the provision of 11 U.S.C. §1325(c) an entity may be required, upon Order of this Court, to pay over such portion of the wages, earning or income of the Debtors as may be needed to effectuate said plan, and that such an Order is necessary and proper, now therefore,

IT IS ORDERED, that, for a period of **36 months**, or until further Order of this Court, that **Willow Valley Associates, Inc.** deduct from the earnings or income of said Debtor the sum of **\$67.26 per pay, (BIWEEKLY)**, to total **\$134.52 per month** beginning on the next pay day following the receipt of this Order and shall deduct a similar amount for each pay period thereafter, including any period for which the Debtor receives periodic or lump sum payment for or on account of vacation, termination or other benefits arising out of present or past employment of the Debtor, and forthwith remit the sums so deducted to:

JACK N. ZAHAROPOULOS  
PO BOX 6008  
MEMPHIS, TN 38101-6008

IT IS FURTHER ORDERED that all earnings, wages and income of the Debtor, except the amounts required to be withheld by the provision of any laws of the United States, the laws of any State or political subdivision, or by any insurance, pension or union dues agreement between said entity of the Debtor, or by Order of this Court, be paid to the aforesaid Debtor in accordance with the entities usual payroll procedure.

IT IS FURTHER ORDERED that no deductions for or on account of any garnishment, wage assignment, credit union or other purpose not specifically authorized by this Court be made from the earnings of the Debtor, excluding Domestic Support Obligations.

IT IS FURTHER ORDERED that this Order supersedes previous orders, if any, made to subject entity in this or any previous case.

Dated: October 15, 2021

By the Court,

  
Henry W. Van Eck, Chief Bankruptcy Judge (CD)